

Floodplain Glossary of Terms

Floodplain- those lands which are subject to a one percent or greater chance of flooding in any given year. This is commonly referred to as the “100 year flood plain” and is designated as Zone A or AE on the FEMA Flood Insurance Rate Maps (FIRM).

Floodway- the channel of a river or other watercourse and the adjacent land areas that must be reserved to convey the base flood without increasing the water surface elevation (BFE) more than one foot.

Flood fringe- The portion of the floodplain lying on either side of the floodway.

Base Flood- the flood having a one percent chance of occurring in any given year, commonly called the “100 year flood”.

500 year floodplain- area which has a .2% chance of flooding in any given year.

Base Flood Elevation (BFE)- the elevation the surface of the flood water will reach during the “100 year flood event”.

Lowest Finished Floor- the lowest floor of the lowest enclosed area (including a basement). This does not include an unfinished or flood resistant structure used solely for parking motor vehicles or building access.

Basement- any enclosed area having its floor below grade level on all sides.

FIRM- Flood Insurance Rate Map. An official map of a community, on which the Federal Insurance Administration has delineated both the Special Flood Hazard Areas and the risk premium zones applicable to the community.

SFHA- Special Flood Hazard Area

Special Flood Hazard Area- the base floodplain displayed on FEMA maps. It includes the A and V zones.

Substantial damage- Damage of any origin sustained by a structure whereby the cost of restoring the structure to its undamaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Repairs to substantially damaged “grand-fathered structures” must meet the current floodplain regulations.

Substantial improvement- Any reconstruction, rehabilitation, addition or other improvement to a structure, the total cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement. The definition of “substantial improvement” includes buildings that have been repaired after suffering substantial damage. Grand-fathered structures that undergo substantial improvements must meet current floodplain regulations.

Structure- A walled and roofed structure that is principally above ground. The term includes manufactured homes, mobile homes and gas or liquid storage tanks.

Letter of Map Revision Based on Fill (LOMR-F)- An official revision to a FEMA map removing a property from the floodplain based on fill placed on the site to elevate the property above the BFE.

Retrofitting- Retrofitting techniques include flood proofing, elevation, construction of small levees, and other modifications made to an existing building or its yard to protect it from flood damage.

Floodproofing- any combination of structural and non-structural additions, changes, or adjustments to structures which reduce or eliminate flood damage to real estate or structures.

Riverine- Of or produced by a river. Riverine floodplains have readily identifiable channels. Floodway maps can only be prepared for riverine floodplains.

Freeboard- A margin of safety added to the base flood elevation to account for waves, debris, miscalculations, lack of data, and some fill in the floodfringe. In the state of Nebraska, a 1 foot freeboard is required, which means that the lowest finished floor of all structures must be elevated or flood proofed to an elevation at least one foot above the base flood elevation.

Hydrological study- study that estimates how much runoff is in a creek due to rainfall. The runoff or flow is based on precipitation, runoff, soil infiltration, and the available storage area adjacent to the channel. The flow is expressed in volume per time (e.g. feet³/second). The FIRM maps produced by FEMA reflect a hydrologic study of Lancaster county in the 1970's.

Hydraulic study- study that estimates the how high the water is in a channel due to a rainfall event. The water elevation heights are determined based on the discharge flow and channel characteristics, such as area, slope, and roughness. The FIRM maps produced by FEMA reflect a hydraulic study of Lancaster county. Typical studies done for development and public agencies (i.e. for bridges and culverts) take into account hydraulic changes but not hydrological changes, causing fill in the floodfringe and urbanization to be unaccounted for in the hydraulic study.